Amendments to the Claims

This listing of claims will replace all prior versions, and listings, of claims in the application.

1-10. (Cancelled)

11.   (Currently Amended) A method, comprising:

receiving a first request at a host computer, from a service device, for information regarding authentication of a user and identifying a price of a product or service to be purchased by the user, wherein the first request is in response to a transaction at the service device;

authenticating ~~the user for~~ the transaction before <u>confirming the transaction with the user</u> ~~completing the transaction~~ in response to determining that the price is below a first threshold amount, which corresponds to a first authentication level; and

authenticating ~~the user for~~ the transaction after ~~completing~~ <u>confirming</u> the transaction <u>with the user</u> in response to determining that the price is above the first threshold amount and less than or equal to a second threshold amount, which corresponds to a second authentication level, wherein the first threshold amount is less than the second threshold amount,

<u>wherein the confirming comprises:</u>

<u>transmitting from the host computer to a mobile communications device a second request for user identification information in response to receiving the first request;</u>

<u>receiving the user identification information from the mobile communications device at the host computer in response to the second request;</u>

comparing the user identification information and authentication information to generate comparison results; and

using the comparison results for the confirmation.

12. (Currently Amended) The method of claim [[22]] 11, wherein identification information of the user includes personal attributes of the user.

13. (Currently Amended) The method of claim [[22]] 11, further comprising receiving from the service device information regarding current products or services provided.

14. (Cancelled)

15. (Previously Presented) The method of claim 11, wherein the determining further comprises:

comparing a parameter of the transaction with a parameter of a past transaction.

16. (Previously Presented) The method of claim 15, wherein the parameter is the price of service, services provision area, service provision frequency, or total sum of money for services provided.

17. (Currently Amended) A host computer, comprising:

a receiver configured operable to receive a first request for information from a service device regarding authorization of a user and identifying at least a price of a product or service to be purchased by the user, wherein the first request is in response to a transaction at the service device; and

a transmitter configured to transmit a second request for user identification information to a mobile communications device in response to receiving the first request, such that the mobile communications device is configured to transmit, in response to the second request, user identification information to the receiver; and

a comparing device configured to compare the user identification information and authentication information to generate comparison results;

wherein authentication of the ~~user~~ transaction is performed ~~for the transaction~~ before ~~completing~~ confirming the transaction with the user in response to determining that the price is below a first threshold amount, which corresponds to a first authentication level,

wherein authentication of the ~~user~~ transaction is performed ~~for the transaction~~ after ~~completing~~ confirming the transaction with the user in response to determining that the price is above the first threshold amount and is less than or equal to a second threshold amount, which corresponds to a second authentication level, wherein the first threshold amount is less than the second threshold amount.

18. (Currently Amended) A communications device, comprising:

a receiver operable to receive, from a host computer, a second request for information regarding authentication of a user at a service device, wherein the second request is in response to a first request from the service device, and the first request is in response to a transaction at the service device, wherein the transaction has a numeric value associated with it;

a storage device operable to store information regarding the authentication of the user; and

a transmitter operable to transmit information regarding the authentication of the user, stored in the storage device, to the host computer in response to receiving the request for information regarding the authentication of the user;

wherein the communications device is a mobile communications device,

wherein the request for information is received ~~before~~ after the transaction has ~~completed~~ been authenticated when a first one of a plurality of independent authentication levels is used for the transaction in response to determining that the numeric value is below a first threshold amount, and

wherein the request for information is received ~~after~~ before the transaction has ~~completed~~ been authenticated when a second one of the plurality of independent authentication levels is used for the transaction in response to determining that the numeric value is above the first threshold amount and is less than or equal to a second threshold amount, wherein the first threshold amount is less than the second threshold amount.

19. (Previously Presented) The communications device of claim 18, wherein the transmitter is further operable to selectively transmit, to the host computer, information regarding the authentication of the user based on a type of authentication requested.

20. (Cancelled)

21. (Currently Amended) A non-transitory computer-readable storage medium having instructions stored thereon, the instructions comprising:

instructions for receiving a first request at a host computer, from a service device, for information regarding authentication of a user and identifying at least a price of a product or service to be purchased by the user, wherein the first request is in response to a transaction at the service device;

instructions for authenticating ~~the user for~~ the transaction before ~~completing~~ confirming the transaction with the user in response to determining that the price is below a first threshold amount, which corresponds to a first authentication level; ~~and~~

instructions for authenticating ~~the user for~~ the transaction after ~~completing~~ confirming the transaction with the user in response to determining that the price is above the first threshold amount and is less than or equal to a second threshold amount, which corresponds to a second authentication level, wherein the first threshold amount is less than the second threshold amount;

instructions for confirming the transaction with the user by transmitting a second request for user identification information from the host computer to a mobile communications device in response to receiving the first request and receiving the user identification information from the mobile communications device at the host computer in response to the second request;

instructions for comparing the user identification information and authentication information to generate comparison results; and

instructions for using the comparison results for confirming the transaction.

22.   (Cancelled)

23.   (Cancelled)

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TAKATORI *et al.*
Appl. No. 10/070,221

24.   (Currently Amended) The host computer of claim [[23]] 17, wherein the user identification information includes personal attributes of the user.

25.   (Currently Amended) The host computer of claim [[23]] 17, wherein the receiver is further operable to receive from the service device information regarding current services provided.

26.   (Currently Amended) The host computer of claim [[23]] 17, wherein a parameter of the transaction is the price of service, services provision area, service provision frequency, or total sum of money for services provided.

27.   (Previously Presented) The host computer of claim 17, wherein the determining device is further operable to compare a parameter of the transaction with a parameter of a past transaction.

28-30. (Cancelled)

31.   (Currently Amended) The method of claim 11, further comprising:

wherein the second authentication level comprises authenticating the user after receiving a first confirmation from the user; and

authenticating the transaction after confirming the transaction with the user at the mobile communications device and after confirming the transaction with the user at the service device wherein a third authentication level occurs in response to determining that the price is above the second threshold amount, which corresponds to a third authentication level and the third authentication level comprises authenticating the user

~~after receiving the first confirmation from the user and a second confirmation from the~~

~~service device.~~